

**Testimony of  
Maida Averbach  
Congressional Anti-Terrorist Financing Task Force Forum  
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Congresswoman Kelly, and Members of Congress, thank you for inviting me to participate in this forum.

My name is Maida Averbach. I am a longtime resident of the State of New Jersey. Two years ago, while watching Fox News on the evening of May 23, 2003, I learned that a suicide bomber had detonated his explosives on a commuter bus on its way to Jerusalem. The blast killed seven people and injured more than 20 others. During the broadcast, news footage showed individuals being carried off on stretchers. I believed I recognized the hand of my 38-year-old son, Steve, on the TV screen.

The following morning my worst fears were confirmed. My daughter-in-law telephoned my house and told us that Steve had been grievously injured in the bus bombing. Multiple pieces of shrapnel had entered Steve's body, causing severe damage to his spinal cord, and rendering my son a quadriplegic. Steve is now paralyzed from his neck down.

After the attack, Steve spent much time in the intensive care ward, and nearly died several times due to the injuries he sustained from the explosion. He has undergone numerous surgeries to his back, intestines, and has had a gastric feeding tube. He has had a tracheotomy, and damage from that procedure rendered him unable to speak for several weeks. Steve has been admitted to the intensive care unit at least two more times as a result of complications from his injuries. On more than one occasion Steve has pleaded with his doctors and his family to take him off life support. Steve has a permanent suprapubic catheter in his bladder that frequently needs changing due to clogging that requires visits to the emergency room on nearly a monthly basis.

Each day Steve is completely dependent upon the 24-hour care, and he has no foreseeable hope for recovery. He lives in constant pain and battles depression.

Although I was thousands of miles away when I learned of the terrible events that have caused my son horrific physical pain and mental anguish, the initial and long-term effects on me and my husband are profound and never ending.

The most important part of the story, however, is the fact that my son was a hero that fateful day two years ago. Steve was former policeman and trained weapons expert. As soon as the suicide bomber boarded the bus, Steve quickly reacted and confronted the bomber. Before Steve could discharge his weapon, the HAMAS terrorist detonated the explosives. Had Steve not reacted instinctively, the bomber would have, in all likelihood, taken his seat and waited for the bus to fill up with additional passengers. I am, of course, immensely proud of Steve's courage that terrible day but I am even more proud of the courage he has shown in the months and years since then. My son is the father of four young boys and until the bombing, Steve's life

was one of action, physical exertion, and energy. He was always a fighter and a leader and the last two years have tested his courage and his determination like nothing else. I am honored to be here before you this morning in Steve's place, but at the same time, it is a great burden to try and convey his strength and his determination to you.

A few weeks ago, the Middle East Media Research Institute (MEMRI) re-broadcast a video from Saudi state-run television which is essentially an infomercial for the Saudi Committee in Support of the Intifada al-Quds. This so-called charity was and apparently remains a major fundraising source of HAMAS and the global Jihad. Some months ago, the Saudi government committed itself publicly to consolidate charities within its borders and to insuring that they are no longer used to fund terrorism. The infomercial that appeared on Saudi television only a few weeks ago makes a mockery of all these diplomatic assurances.

Steve and the rest of our family were among the original plaintiffs to join the *Linde v. Arab Bank* lawsuit because Steve felt very strongly that the terrorism incentive plan created by the Saudi Committee was channeled through Arab Bank of Jordan and he didn't want to let them get away with it. More than a year later, Arab Bank's New York branch is closed and the Bank has been forced to pay a \$24 million fine. That may sound like a lot of money but the Bank has more than 32 billion dollars in assets. I don't know whether our government is doing everything possible to hold the Saudi Committee and Arab Bank accountable for its conduct. What I do know is that the public assurances by the Saudis that this kind of behavior has been stopped are simply untrue. It's time for the government to tell us if it intends to prosecute Arab Bank. As a former policeman, Steve would certainly understand the need to hold back information as part of a criminal prosecution, by the Bank has been investigated for over a year and, if, as I suspect, the government has no intention of prosecuting anyone, then it owes every citizen of this country a duty to make its investigative findings public.

Thank you for the opportunity to speak on Steve's behalf.